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Pursuant to 37 C.F.R. §1.8, I hereby certify that this Response and Amendment is being deposited with the United States Postal Service with sufficient postage in an envelope addressed to: Assistant Commissioner for Patents, Washington D.C. 20231-9998, on:

Date: 9-27-02By: [Signature]

Signature of person depositing U.S. Mail

PATENT**IN THE UNITED STATES PATENT AND
TRADEMARK OFFICE**

Applicant(s): Fitzmaurice, et al.
 Serial No.: 09/764,688
 Filed: January 16, 2001
 Title: MULTIPLE-SERVICE CARD
 SYSTEM

Docket No.: 40655.0100
 Examiner: Uyen-Chau N. Le
 Group Art Unit: 2876

RESPONSE AND AMENDMENT

Assistant Commissioner of Patents
 Washington, D.C. 20231
 Box: AF

FAX COPY RECEIVED**SEP 27 2002**

TECHNOLOGY CENTER 2800

Dear Sir:

Responsive to the final Office action mailed July 29, 2002, of which this Response is filed within two months of the mailing date of the final action, Applicants present the following amendments and remarks in complete response thereto. Applicants' amended claims are now in condition for allowance or, alternatively, serve to present the claims in better form for consideration on appeal. No new matter is added, and each of the amendments finds full support in the claims, specification, or drawings as filed. As such, reconsideration of the rejections in light of the amendments and arguments contained in this Reply is respectfully requested. Early and favorable action is further requested.

DO NOT ENTER
 10/11/02